AMENDMENTS TO THE CLAIMS:

This listing of claims will replace all prior versions and listings of claims in the application:

We claim:

1.   (Currently Amended) A method for processing insurance claims comprising:

analyzing text associated with an insurance claim to extract data elements of the insurance claim related to the insurance claim's subrogation potential;

~~assigning~~ developing a subrogation potential score [[to]] for each of the data elements, wherein the developing further comprises:

calculating the subrogation potential score using a set of rules created from existing historical claim data, or

assigning the subrogation potential score using the set of rules; and

determining if the insurance claim has subrogation potential based on the subrogation potential scores ~~assigned to~~ developed for each of the data elements.

2.   (Original) The method of claim 1, further comprising:

storing the extracted data elements in data tables corresponding to the insurance claim.

3.   (Original) The method of claim 1, wherein the analyzing further comprises:

separating the text into words;

collecting the words into groups; and

parsing the groups into the data elements.

4.   (Original) The method of claim 3, wherein the groups are non-sentence groupings.

5.   (Original) The method of claim 4, wherein the non-sentence groupings are compared to a dictionary before being entered into the data table.

6.   (Original) The method of claim 3, wherein the groups are sentences.

7.   (Currently Amended) A method for processing an insurance claim, comprising:

receiving text corresponding to the insurance claim;

automatically separating the text into groups of words;

analyzing the groups of words to extract data elements of the insurance claim;

assigning developing a value [[to]] for each of the data elements, the value reflecting each data element's relevance to claim subrogation potential, wherein the developing further comprises:

calculating the value using a set of rules created from existing historical claim data, or

assigning the value using the set of rules; and

evaluating the values assigned to developed for the data elements to determine whether the insurance claim has subrogation potential.

8.   (Currently Amended) The method of claim 7, wherein the value is a subrogation potential score.

9.   (Original) The method of claim 7, wherein the values are based on historical data about subrogation of insurance claims.

10.   (Original) The method of claim 7, wherein the values are based on industry practice regarding subrogation of insurance claims.

11.   (Original) The method of claim 7, wherein the values are based on state law regarding subrogation of insurance claims.

12.   (Currently Amended) A system for processing insurance claims comprising:

a text analyzer that analyzes text associated with an insurance claim and extracts data elements of the insurance claim related to the insurance claim's subrogation potential;

a rules engine that assigns for developing a subrogation potential score [[to]] for each of the data elements, wherein the developing further comprises:

calculating the subrogation potential score using a set of rules created from existing historical claim data, or

assigning the subrogation potential score using the set of rules; and

determines if the insurance claim has subrogation potential based on the subrogation potential scores assigned to developed for each of the data elements; and

a processor to run the text analyzer and the rules engine.

13.   (Original) The system of claim 12, further comprising:

a database for storing the extracted data elements.

14.   (Original) The system of claim 12, wherein the text analyzer further comprises:

a word parser for separating the text into words;

a sentence splitter for collecting the words into groups; and

a grammatical parser for parsing the groups into the data elements.

15.   (Original) The method of claim 14, wherein the text analyzer further comprises a specialized dictionary used by at least one of the word parser, the sentence splitter, and the grammatical parser.

16.   (Currently Amended) A system for processing an insurance claim, comprising:

a text analyzer that receives text corresponding to the insurance claim, automatically separates the text into groups of words, and analyzes the groups of words to extract data elements of the insurance claim;

a rules engine that assigns for developing a value [[to]] for each of the data elements, the value reflecting each data element's relevance to claim subrogation potential, wherein the developing further comprises:

calculating the value using a set of rules created from existing historical claim data, or

assigning the value using the set of rules; and

evaluates the values ~~assigned to~~ <u>developed for</u> the data elements to

determine whether the insurance claim has subrogation potential; and

a processor that runs the text analyzer.

17. (Original) The system of claim 16, further comprising a processor that runs

the rules engine.

18. (Original) The system of claim 16, wherein the values are based on

historical data about subrogation of insurance claims.

19. (Original) The system of claim 16, wherein the values are based on

industry practice regarding subrogation of insurance claims.

20. (Original) The system of claim 16, wherein the values are based on state

law regarding subrogation of insurance claims.

21. (Currently Amended) A computer usable medium having computer

readable code embodied therein for processing insurance claims, the computer

readable code comprising:

an analyzing module configured to analyze text associated with an

insurance claim to extract data elements <u>of the insurance claim</u> related to the insurance

claim's subrogation potential;

an assigning module configured ~~to assign~~ <u>for developing</u> a <u>subrogation</u>

<u>potential</u> score [[to]] <u>for</u> each of the data elements<u>, wherein the developing further</u>

<u>comprises:</u>

calculating the subrogation potential score using a set of rules

created from existing historical claim data, or

assigning the subrogation potential score using the set of rules; and

a determining module configured to determine if the insurance claim has

subrogation potential based on the subrogation potential scores assigned to developed

for each of the data elements.

22.   (Original) The computer usable medium of claim 21, further comprising:

a storing module configured to store the extracted data elements in data

tables corresponding to the insurance claim.

23.   (Original) The computer usable medium of claim 21, wherein the analyzing

module further comprises:

a separating module configured to separate the text into words;

a collecting module configured to collect the words into groups; and

a parsing module configured to parse the groups into the data elements.

24.   (Currently Amended) A computer usable medium having computer

readable code embodied therein for processing an insurance claim, the computer

readable code comprising:

a receiving module configured to receive text corresponding to the

insurance claim;

a separating module configured to automatically separate the text into

groups of words;

an analyzing module configured to analyze the groups of words to extract

data elements of the insurance claim;

an assigning module configured to assigns for developing a value [[to]] for

each of the data elements, the value reflecting each data element's relevance to claim

subrogation potential, wherein the developing further comprises:

calculating the value using a set of rules created from existing

historical claim data, or

assigning the value using the set of rules; and

an evaluating module configured to evaluate the values assigned to

developed for the data elements to determine whether the insurance claim has

subrogation potential.

25.   (Currently Amended) The computer usable medium of claim 24, wherein

the value is a subrogation potential score.

26.   (Currently Amended) A method for processing insurance claims

comprising:

analyzing text associated with an insurance claim to extract data elements

of the insurance claim related to the insurance claim's subrogation potential; and

determining, as a function of subrogation potential scores associated with

at least a set of the data elements, wherein the subrogation potential scores are

developed by calculating the subrogation potential score using a set of rules created

from existing historical claim data, or assigning the subrogation potential score using the

set of rules, whether the insurance claim is to be referred for subrogation.

27.　(Currently Amended) The method of claim 26, further comprising:

~~assigning~~ developing the subrogation potential scores ~~to~~ for the set of data

elements.

28.　(Original) The method of claim 26, wherein the analyzing further

comprises:

separating the text into words;

collecting the words into groups; and

parsing the groups into the data elements.

29.　(Currently Amended) The method of claim 26, further comprising:

applying a rule that specifies the set of data elements and the subrogation

potential scores associated with the set of data elements.

30.　(Currently Amended) A system for processing insurance claims

comprising:

a text analyzer for analyzing text associated with an insurance claim to

extract data elements of the insurance claim related to the insurance claim's

subrogation potential;

a referral engine for determining, as a function of subrogation potential

scores associated with at least a set of the data elements, wherein the subrogation

potential scores are developed by calculating the subrogation potential score using a

set of rules created from existing historical claim data, or assigning the subrogation

potential score using the set of rules, whether the insurance claim is to be referred for

subrogation; and

a processor to run the text analyzer and the referral engine.

31.   (Currently Amended) The system of claim 30, wherein the referral engine

further assigns develops the subrogation potential scores to for the set of data

elements.

32.   (Original) The system of claim 30, wherein the text analyzer further

separates the text into words, collects the words into groups, and parses the groups into

the data elements.

33.   (Currently Amended) A computer usable medium having computer

readable code embodied therein for processing insurance claims, the computer

readable code comprising:

an analyzing module configured to analyze text associated with an

insurance claim to extract data elements of the insurance claim related to the insurance

claim's subrogation potential; and

a determining module configured to determine, as a function of

subrogation potential scores associated with at least a set of the data elements, wherein

the subrogation potential scores are developed by calculating the subrogation potential

score using a set of rules created from existing historical claim data, or assigning the

subrogation potential score using the set of rules, whether the insurance claim is to be

referred for subrogation; and

a processing module to run the analyzing module and the determining

module.

34.   (Currently Amended) The computer usable medium of claim 33, further

comprising:

an assigning module configured to assign develop the subrogation

potential scores to for the set of data elements.

35.   (Original) The computer usable medium of claim 33, wherein the analyzing

module further comprises:

a separating module configured to separate the text into words;

a collecting module configured to collect the words into groups; and

a parsing module configured to parse the groups into the data elements.

36.   (Currently Amended) The computer usable medium of claim 33, further

comprising:

[[a]] an applying module configured to apply a rule that specifies the set of

data elements and the subrogation potential scores associated with the set of data

elements.